

Frequently Asked Questions (FAQs) for the YONO SBI Merchant Application

Q 1. What is the YONO Merchant Application?

- A.** The YONO Merchant App is a simple solution for all merchants to fully manage and operate their business more efficiently directly from their phone anytime, anywhere.

Q 2. What are the features offered through the YONO Merchant Application?

A.

Payment Modes:

- Tap to Pay: Merchants having NFC mobile can now accept Payments up to Rs.5000/- from customers having NFC cards.
- YONO Sale: SBI customers can make payment for goods and services using YONO application.
- Bharat QR: Payments acceptance through QR and UPI.
- YONO Cash: SBI customers can avail the Cash@PoS facility using their YONO application.

Service:

- Merchants can raise service requests directly from the mobile application.
- The status of service requests can also be monitored through this application.
- The YONO Merchant Application allows merchants to generate and view the Transaction details of the last 6 months.
- m-YUVA Chatbot: Merchant queries can be addressed in real time through the m-YUVA Chat Bot available on the YONO Merchant application.

Q 3. What are the pre-requisites for merchants to use the YONO Merchant Application?

A.

- The merchant needs to have CA/SA with SBI.
- Smart Phone with Android Version 8 or above to accept payments through Bharat QR/YONO.
- Smart Phone must be NFC enabled and with Android Version 11 or above, to accept payments through Tap to Pay.
- Internet Connectivity is necessary to accept payments using a smart phone.

Q 4. What benefits does the YONO Merchant Application offer to merchants?

A.

- A Smartphone can be converted into a PoS Device.
- The application allows merchants to quickly add & manage sub-users.
- Merchants gets the successful transaction notification in his App.
- Auto settlement happens at the end of the day.
- Safe and Secure

Q 5. Is the YONO Merchant Application available to merchants pan India?

- A.** Yes, this application is available for use by merchants across India.

Q 6. How can existing merchant begin using the YONO Merchant Application?

A. To use the YONO SBI Merchant mobile app powered by SBI Payments, a merchant must first download the App from the Play Store (Currently the app is available only for Android devices).

Steps to Download the App:

- Open the Google Play Store
- Search for “YONO SBI Merchant”
- Download and Install the mobile app on the mobile device.

You can use the link/QR below to redirect to the YONO Merchant Application on the Google Play store, automatically:

Link: https://play.google.com/store/apps/details?id=com.synergy.sbimerchant&hl=en_IN&gl=US

QR:



Steps to Begin using the YONO Merchant Application:

- Open the mobile app.
- Enter the existing MID in the tab and press Next.
- Agree to the T&C and click Submit.
- Set a password using the OTP sent on the registered mobile number.
- Welcome. You are now logged in!

Q 7. If for any reason, like connectivity failure, if notification is not delivered on merchant’s app, how shall merchant confirm the authorization of payment?

A. Merchant shall check the transaction history, if successful transaction is present in the status tab that means payment transaction has completed. In case the merchant does not see the transaction, the merchant should consider transaction as unsuccessful, and the amount will be reversed to cardholders account (if debited) automatically by Issuing Bank.

Q 8. What Value Added Services can be offered to customers through the YONO Merchant Application?

A. The YONO Merchant Applications offers merchants the opportunity to offer Cash@PoS facility to SBI customers having YONO app.

*Note: This service is limited to a withdrawal of up to Rs. 2000 per day per card (or as per the latest, revised guidelines by SBI or the RBI).

Q 9. How can a merchant view the details of past transactions?

- A. There is an option to view details of the 10 latest transactions of the day, by clicking on the Status Tab under the respective payment mode.

Q 10. What is the sub-user functionality?

- A. The sub-user feature allows merchants to create, customize, modify, and delete one or more user under their MID, and view the transaction details of any of the sub-users. That is, through your MID you can generate multiple TIDs and allow multiple users' mobile phones to function as PoS devices, while being able to keep track of the transactions on each TID.

Q 11. How to add/edit/modify sub-users through the YONO Merchant Application?

- A. To access the Sub-User feature, you must click on the stacked menu (≡) on the top left of the Home Page. Then, you may click on 'Create Sub User,' and specify the requirements for this user from the options offered. This will generate a request for a TID (under your MID), which will then be created from the backend. Once one (or more) Sub-User is available, you will also be able to avail of the options to modify, deactivate, reactivate, and/or delete Sub Users, under the Sub User tab.

Q 12. What MDR will be applicable to transactions which are made using the YONO Merchant Application?

- A.
- For Bharat QR, the MDR will be same as existing MDR for Bharat QR transactions.
 - Nil MDR is applicable for YONO Sales Transactions.
 - For Tap to Pay transactions, the MDR will be same as existing MDR for PoS transactions.

Q 13. What is the rental fee associated with the YONO Merchant Application?

- A.
- Service Module: Nil
 - Bharat QR & YONO: Rs.49/- per TID per month.
 - Tap to Pay: Rs.99/- per TID per month.

Q 14. What additional charges are associated with using the YONO Merchant Application?

- A. NIL

Q 15. What is the settlement duration for transactions undertaken using the YONO Merchant Application?

- A. For transactions on the App, auto settlement happens at the end of the day, and the merchant will receive payment next day.

Q 16. Will there be any change in the Chargeback or Dispute Resolution process?

- A. Process will remain the same. However, the instances of Chargeback will be lesser for QR transactions, as the transaction will be originated by the Customer himself instead of merchant.

Q 17. How can merchants avail customer service or guidance for troubleshooting, in case of any operational issues with the YONO Merchant Application?

A. Hitachi (Service Provider to SBI) Call centre:

Toll Free No.: 18004250727

Email: care.pos@hitachi-payments.com

SMS: Text the message POS to 56677 from registered Mobile Number

(To receive call back from customer service)

Q 18. Are pre-existing TIDs under a MID automatically reflected in the application?

- A. Yes. Pre-existing TIDs under a MID are visible automatically in the service module. Service requests may be raised for the same

Q 19. What is the TAT for resolution of service requests raised through YMA?

- A. The TAT for request resolution of all service requests continue to remain as is. However, as the number of hops in the process is minimized, with the merchant directly connecting with the service provider (Hitachi), the resolution process is expected to be quicker.

Q 20. If one merchant has more than 1 MID, how to use the application?

- A. The merchant may use the each MID individually to log in – either on different smartphones, or at different times (log out of one MID and login to the other).

Q 21. Using the same MID and credentials, can a merchant log in to two phones simultaneously?

- A. No. If such an attempt is made, the first user shall be automatically logged out.

Q 22. New Onboarding: If a merchant wants to opt for only YMA and not physical PoS, is this possible?

- A. Yes, the merchant may be on-boarded through Digimon.

Q 23. On the YONO Merchant Application, through the BQR module, can payments be received through UPI?

- A. Yes. UPI Payments are accepted.

Q 24. For what duration is transaction history available through the application?

- A. Past 7-day transactions shall be visible within the application itself, while the user may request transaction details for any duration in the past 6-months to be sent on their email ID from the application.

Q 25. Will PoS terminal transactions be auto settled through the application?

- A.** No. Only in-app transactions will be auto settled through the application. Till manually settled, unsettled transactions made via the PoS terminals will however continue to reflect on the app under unsettled transaction amount.

Q 26. How instant is the BQR transaction success notification?

- A.** It depends on the merchant's internet connectivity. If good connectivity is available, the notification is instantaneous.